

08-01-01

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PTO/SB/05 (4/95)
CMB 0851-005
U.S. S. N. 4
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Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 C.F.R. § 1.53(b))

Attorney Docket No. ISAA0007

First Inventor or Application Identifier: Hoadley et al.

Title: Algorithm for Explaining Credit Scores

Express Mail Label No. EL816158312US

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. ☒ * Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original and a duplicate for fee processing)

2. ☒ Specification [Total Pages: 23]
(preferred arrangement set forth below)

- Descriptive title of the Invention
- Cross References to Related Applications
- Statement Regarding Fed sponsored R & D
- Reference to Microfiche Appendix
- Background of the Invention
- Brief Summary of the Invention
- Brief Description of the Drawings (if filed)
- Detailed Description
- Claim(s)
- Abstract of the Disclosure

3. ☒ Drawing(s) (35 U.S.C. 113) [Total Sheets: 2]

4. Oath or Declaration [Total Pages: 2]

- a. ☐ Newly executed (original or copy)
- b. ☐ Copy from a prior application (37 C.F.R. § 1.63(d))
(for continuation/divisional with Box 16 completed)
- i. ☐ DELETION OF INVENTOR(S)
Signed statement attached deleting
inventor(s) named in the prior application,
see 37 C.F.R. §§ 1.63(d)(2) and 1.33(b).

* NOTE FOR ITEMS 1 & 3: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY
FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. § 1.27), EXCEPT
IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).

ADDRESS TO:

Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

5. ☐ Microfiche Computer Program (Appendix)
6. Nucleotide and/or Amino Acid Sequence Submission
(if applicable, all necessary)
- a. ☐ Computer Readable Copy
- b. ☐ Paper Copy (identical to computer copy)
- c. ☐ Statement verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

7. ☐ Assignment Papers (cover sheet & document(s))
8. ☐ 37 C.F.R. § 3.73(b) Statement (when there is an assignee) ☒ Power of Attorney
9. ☐ English Translation Document (if applicable)
10. ☐ Information Disclosure Statement (IDS)/PTO-1449 ☐ Copies of IDS Citations
11. ☐ Preliminary Amendment
12. ☒ Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)
13. ☐ Small Entity Statement(s) ☐ Statement filed in prior application,
(PTO/SB/08-12) Status still proper and desired
14. ☐ Certified Copy of Priority Document(s)
(if foreign priority is claimed)
15. ☒ Other: Non-Publication Request

16. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment:

☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No. _____

Prior application information: Examiner _____ Group / Art Unit _____

For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 4b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

17. CORRESPONDENCE ADDRESS

☒ Customer Number or Bar Code Label

22862

or ☐ Correspondence address below

(Insert Customer Number or Attach bar code label here)

Name

Address

City

State

Zip Code

Country

Telephone

Fax

Name (Print/Type)

Michael A. Glenn

Registration No. (Attorney/Agent)

30,176

Signature

Date 7/30/01

Burden Hour Statement. This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

FEE TRANSMITTAL

for FY 1999

Patent fees are subject to annual revision.
 Small Entity payments must be supported by a small entity statement,
 otherwise large entity fees must be paid. See Forms PTO/SB/09-12
 See 37 C.F.R. §§ 1.27 and 1.28.

TOTAL AMOUNT OF PAYMENT (\$ 818.00

Complete if Known

Application Number	Unassigned
Filing Date	Herewith
First Named Inventor	Hoadley et al.
Examiner Name	Unassigned
Group / Art Unit	Unassigned
Attorney Docket No.	ISAA0007

METHOD OF PAYMENT (check one)

1. ☒ The Commissioner is hereby authorized to charge indicated fees and credit any over payments to

Deposit Account Number 07-1445

Deposit Account Name Michael Glenn

☒ Charge Any Additional Fee Required Under 37 CFR §§ 1.16 and 1.17

2. ☐ Payment Enclosed:

☐ Check ☐ Money Order ☐ Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Small Entity	Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
101 760 201 380			Utility filing fee	710.00
106 310 206 155			Design filing fee	
107 480 207 240			Plant filing fee	
108 760 208 380			Reissue filing fee	
114 150 214 75			Provisional filing fee	
SUBTOTAL (1)				(\$ 710.00

2. EXTRA CLAIM FEES

Total Claims	Extra Claims	Fee from below	Fee Paid
26	20** = 6	18	108.00
Independent Claims	3 - 3** = 0	80	0.00
Multiple Dependent Claims			

**for number previously paid, if greater, For Reissues, see below

Large Entity Small Entity	Fee Code (\$)	Fee Code (\$)	Fee Description
103 18 203 9			Claims in excess of 20
102 78 202 39			Independent claims in excess of 3
104 260 204 130			Multiple dependent claim, if not paid
109 78 209 39			** Reissue independent claims over original patent
110 18 210 9			** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$ 108.00

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity Small Entity	Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
105 130 205 65			Surcharge - late filing fee or oath	
127 50 227 25			Surcharge - late provisional filing fee or cover sheet	
139 130 139 130			Non-English specification	
147 2,520 147 2,520			For filing a request for reexamination	
112 920** 112 920**			Requesting publication of SIR prior to Examiner action	
113 1,840** 113 1,840**			Requesting publication of SIR after Examiner action	
115 110 215 55			Extension for reply within first month	
116 380 216 190			Extension for reply within second month	
117 870 217 435			Extension for reply within third month	
118 1,360 218 680			Extension for reply within fourth month	
128 1,850 228 925			Extension for reply within fifth month	
119 300 219 150			Notice of Appeal	
120 300 220 150			Filing a brief in support of an appeal	
121 260 221 130			Request for oral hearing	
138 1,510 138 1,510			Petition to institute a public use proceeding	
140 110 240 55			Petition to revive - unavoidable	
141 1,210 241 605			Petition to revive - unintentional	
142 1,210 242 605			Utility issue fee (or reissue)	
143 430 243 215			Design issue fee	
144 580 244 290			Plant issue fee	
122 130 122 130			Petitions to the Commissioner	
123 50 123 50			Petitions related to provisional applications	
126 240 126 240			Submission of Information Disclosure Stmt	
581 40 581 40			Recording each patent assignment per property (times number of properties)	0.00
146 760 246 380			Filing a submission after final rejection (37 CFR § 1.129(a))	
149 760 249 380			For each additional invention to be examined (37 CFR § 1.129(b))	

Other fee (specify) _____

Other fee (specify) _____

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$ 0.00

SUBMITTED BY

Name (Print/Type)	Michael Glenn	Registration No (Attorney/Agent)	30,176	Complete (if applicable)	Telephone	650-474-8400
Signature		Date	7/30/01			

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**NONPUBLICATION REQUEST
UNDER
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor

Headley et al.

Title

Algorithm for Explaining Credit Scores

Atty Docket Number

ISAA0007

I hereby certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

July 30, 2001

Date



Signature

Michael A. Glenn, Reg. No. 30,176

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**